

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jeffrey R. Dryden
Debtor(s)

Bankruptcy Case No.: 16-22099-GLT
Issued Per 1/28/2021 Proceeding
Chapter: 13
Docket No.: 80 – 74
Concil. Conf.: January 28, 2021 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 2, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jan. 28, 2021 at 10:30 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: A Fee Application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

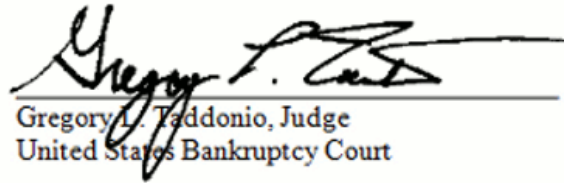
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: February 2, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Jeffrey R. Dryden
Debtor

Case No. 16-22099-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 02, 2021

User: dbas
Form ID: 149

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey R. Dryden, 555 3rd Street, Butler, PA 16001-4524
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Peoples TWP, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14253454	+ Armstrong, 1 Armstrong Place, Butler, PA 16001-1988
14253456	+ CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14253457	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
14253461	+ Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14302965	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
14253462	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave., Suite 3, Mount Laurel, NJ 08054-1210
14253463	+ J. Scott Watson, P.C., 24 Regency Plaza, Glen Mills, PA 19342-1001
14310629	+ Marine Federal Credit Union, PO Box 1336, Jacksonville, NC 28541-1336
14277271	Marine Federal Credit Union, P.O. Box 1551, Jacksonville, NC 28541-1551
14240987	+ Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253467	Phelan Hallinan Diamond and Jones, LLP, Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814
14253470	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14285229	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
14250014	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14253471	+ Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Feb 03 2021 03:26:34	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14253456	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 03 2021 03:26:50	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14253455	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 03 2021 03:24:45	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14247349	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 03 2021 03:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14253458	+ Email/Text: clientservices@credit-control.com	Feb 03 2021 03:04:00	Credit Control, LLC, 5757 Phantom Dr., Ste. 330, Hazelwood, MO 63042-2429
14253459	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 03 2021 03:04:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14253460	+ Email/PDF: creditonebknofications@resurgent.com	Feb 03 2021 03:23:01	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14253464	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 03 2021 03:23:05	LVNV Funding, P.O. Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: dbas

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Date Rcvd: Feb 02, 2021

Form ID: 149

Total Noticed: 35

14243105	Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2021 03:23:04	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14261194	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 03 2021 03:24:41	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14296142	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 03 2021 03:03:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14253465	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 03 2021 03:26:27	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14314540	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 03 2021 03:23:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14255384	Email/Text: bnc-quantum@quantum3group.com	Feb 03 2021 03:03:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14247027	Email/PDF: rmscedi@recoverycorp.com	Feb 03 2021 03:23:03	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14240988	+ Email/Text: BKRMailOPS@weltman.com	Feb 03 2021 03:03:00	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601
14253469	Email/PDF: gecsed@recoverycorp.com	Feb 03 2021 03:22:57	Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14253470	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 03 2021 03:25:03	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
14253466	*+	Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253468	*+	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: dbas

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Date Rcvd: Feb 02, 2021

Form ID: 149

Total Noticed: 35

Brian Nicholas

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

James A. Prostko

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

Jeremy J. Kobeski

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtdoctors.com
hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Debtor Jeffrey R. Dryden mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 10